LOOKING FOR A GRANT?

Please keep in mind that government grants typically fund *projects* and *research*, not people or small businesses (this includes farms, both traditional *and* aquaponic). **State and Federal grants are** <u>not</u> for individuals looking to begin, save, maintain or expand a business. Federal grants are paid for by taxpayers, so there are *very strict* eligibility, application, selection and reporting requirements.

Generally, you must be an *IRS-designated*-non-profit 501(c)3, cooperative, commission, university, or unit of local government to qualify for a federal/state grant. People and/or private businesses very rarely qualify for these grants. If you're advised to form a non-profit just for the sake of getting government grants, you're being misled! It's not that simple.

That said, below are some resources that could be helpful in your search. **Note that the below grants/loans are** *not* **administered through the Georgia Department of Agriculture** and the *only* information that we can provide on these grants is contained in the links below.

The Federal government has compiled this info: http://afsic.nal.usda.gov/farms-and-community/grants-and-loans-farmers and http://www.usda.gov/wps/portal/usda/usdahome?navid=GRANTS_LOANS which may be helpful in your search.

Agriculture grants that may occasionally be available to individuals (on a competitive basis with specific requirements) are the USDA-SARE grants: http://www.southernsare.org/Grants/Types-of-Grants

Another set are administered by NRCS/USDA:

http://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/ga/home/?cid=nrcs144p2 021771

If you're looking to start a farm, here is some good info: http://www.start2farm.gov/and https://newfarmers.usda.gov/

Do you own a farm? You may want to speak with someone from your local <u>county agriculture extension office</u>, as well as the local <u>USDA Rural Development office</u>. They may be able to give you some advice.

Are you a US Veteran? If so, you may want to look into the 2501 program: http://www.outreach.usda.gov/grants/

The Small Business Administration offers low interest loans for those who qualify http://www.sba.gov/

The USDA also offers a loan program: http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=landing

So does the Georgia Development Authority (GDA): https://www.gdaonline.com/

You may also want to read these **helpful articles** from the FSA and the SBA, which clear-up some of the most common misconceptions about Federal grants:

http://askfsa.custhelp.com/app/answers/detail/a id/1179

https://www.sba.gov/blogs/truth-behind-government-grants-small-businesses

And finally, from the Federal government's own <u>Grants.gov</u> Website: Are you an individual or family looking for financial assistance? Visit the <u>Benefits.gov</u> site and find benefits, browse State programs, or learn about Federal programs. We have all seen them; late night infomercials, websites, and reference guides, advertising "millions in free money." **Don't believe the hype!** Although there are many funding opportunities on Grants.gov, few of them are available to individuals and *none* of them are available for personal financial assistance. To find an alphabetical listing of federal personal assistance visit the <u>USA.gov website</u>.